

NVB 3001 (Effective 1/21)

UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF NEVADA		PROOF OF INTEREST
Name of Debtor: <b>Meta Materials, Inc.</b>	Case Number: <b>24-50792</b>	<b>RECEIVED AND FILED</b>  <b>DEC 19 2024</b>  <b>U.S. BANKRUPTCY COURT</b> <b>MARY A. SCHOTT, CLERK</b>  <b>COURT USE ONLY</b>
<b>1. Name and address of holder of the Equity Interest</b> (the person or entity holding an Equity Interest in the Debtor. Referred to hereinafter as the "Interest holder"):  <b>Eric Chang</b>  <b>33 Chicory Way Irvine,</b> <b>CA 92612</b>  Telephone Number: (949) 735-1166	<input type="checkbox"/> Check box if you are aware that anyone else has filed a proof of interest relating to your interest. Attach copy of statement giving particulars.  <input checked="" type="checkbox"/> Check box if you have never received any notices from the bankruptcy court or the Debtors in this case.  <input type="checkbox"/> Check box if this address differs from the address on the envelope sent to you by the Debtors.	
<b>NOTE: This form SHOULD NOT be used to make a claim against the Debtor for money owed. A separate Proof of Claim form should be used for that purpose. This form should only be used to assert an Equity Interest in the Debtor. An Equity Interest is any right arising from any capital stock and any equity security in any of the Debtor. An equity security is defined in the Bankruptcy Code as (a) a share in a corporation whether or not transferable or denominated stock or similar security, (b) interest of a limited partner in a limited partnership, or (c) warrant or right other than a right to convert, to purchase, sell, or subscribe to a share, security, or interest of a kind specified in subsection (a) or (b) herein.</b>		
Account or other number by which Interest holder identifies Debtor: <b>TD Ameritrade 422-1211872 Charles Schwab 3131-2465</b>	Check here if this claim: <input type="checkbox"/> replaces a previously filed Proof of Interest dated: _____ <input type="checkbox"/> amends a previously filed Proof of Interest dated: _____	
<b>2. Name and Address of any person or entity that is the record holder for the Equity Interest asserted in this Proof of Interest:</b>  <b>Charles Schwab</b> <b>3000 Schwab Way, Westlake, TX 76262</b> <b>Telephone Number: (800) 435-4000</b>	<b>3. Date Equity Interest was acquired:</b> <b>July 2021- November 2021</b> <b>See attached documentation</b>	
<b>4. Total amount of member interest:</b> <u>89 shares for \$41,100.30</u>	<b>5. Certificate number(s):</b> <u>N/A; See attached documentation</u>	
<b>6. Type of Equity Interest:</b> Please indicate the type of Equity Interest you hold: <input checked="" type="checkbox"/> Check this box if your Equity Interest is based on an actual member interest held in the Debtor. <input type="checkbox"/> Check this box if your Equity Interest is based on anything else and describe that interest: <b>Description:</b> _____		
<b>7. Supporting Documents:</b> Attach copies of supporting documents, such as stock certificates, option agreements, warrants, etc. DO NOT SEND ORIGINAL DOCUMENTS. If the documents are not available, explain. If the documents are voluminous, attach a summary.		
<b>8. Date-Stamped Copy:</b> To receive an acknowledgement of the filing of your Proof of Interest, enclose a stamped, self-addressed envelope and copy of this Proof of Interest.		
<b>9. Signature:</b> Check the appropriate box. <input checked="" type="checkbox"/> I am the creditor. <input type="checkbox"/> I am the creditor's authorized agent. <input type="checkbox"/> I am the trustee, or the debtor, or their authorized agent. <input type="checkbox"/> I am a guarantor, surety, endorser, or other codebtor. (See Bankruptcy Rule 3005.) (Attach copy of power of attorney, if any.)    (See Bankruptcy Rule 3004.)  I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.  Print Name: <u>Eric Chang</u> Title: _____ Company: _____ Address and telephone number (if different from notice address above): _____ _____ _____ Telephone number: (949) 735-1166    email: <u>echang00@gmail.com</u>		

*Penalty for presenting fraudulent claim is a fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 AND 3571*

### Proof of Interest Supplemental Information:

**Meta Materials, Inc.****Case: 24-50792**

**For: Eric Chang**

**TD Ameritrade**

**Account #: 422-1211872**

**Charles Schwab**

**Account # 3131-2465**[illegible]



ERIC CHANG  
33 CHICORY WAY  
IRVINE, CA 92612

## Terms and Conditions

TD Ameritrade provides monthly statements for accounts with activity and quarterly statements for inactive accounts with assets.<sup>1</sup>

**Portfolio Summary:** Tracks the current value of your portfolio as of the report date and compares it to the prior month.<sup>2</sup> The asset allocation indicates your portfolio diversification by investment type.

Multiple allocations under 5% will be grouped into the category of "Other" in the pie chart. Margin Equity = Total Account Equity/ (Total Long Marginal Value + Total Short Value)

**Activity Summary:** The opening and closing cash balances are reconciled here for quick reference. All account activity is summarized for the current period and year-to-date.

**Income & Expense Summary (non-IRAs only):** This section details the income and expense totals from the Activity Summary and classifies the tax treatment.

**Retirement Account Summary (IRAs only):** Review the IRS regulated transactions for the current and prior years. IRS Form 5498 fair market value is based on the current account value including Alternative Investments as of December 31 of the previous year and will be furnished to the IRS.

**Performance Summary:** Monitor annual portfolio performance and the unrealized gains and losses for your future investment strategy.

**Account Positions:** View your investments at the current market value and compare the original cost to see unrealized gains and losses in your portfolio. Original cost is assigned using the first-in, first-out (FIFO) method, which assumes the first shares you sell are those you purchased first. The estimated investment income<sup>2</sup> and average cost per share are displayed for your reference (the oldest purchase date is shown for an indication of your holding period). This statement represents a statement of account assets and account activity of your account only. There is no guarantee that you will receive this amount or any dividend.

**Account Activity:** All account activity is listed in date order, and reflected in the closing cash balance.

**Trades Pending Settlement:** Confirm executed trades with a settlement date after month end. These transactions will be reflected in the Account Activity section next month.

**Online Cash Services Transaction Detail:** Cash management transactions that cleared during this period, including check, debit card and ATM activity, are listed in date order.

**Online Cash Services Summary:** Credit and debit transaction totals for the current period are summarized. Individual transactions are not listed.

TD Ameritrade does not provide legal or tax advice. Please consult your legal advisor or tax accountant when necessary.

**Accuracy of Reports:** Please review this statement carefully. If you disagree with any transaction, or if there are any errors or omissions, please contact us at 800-669-3900 within ten (10) days of your receipt of this statement. Any oral statements that you have made to us should be confirmed in writing. The statement will otherwise be considered conclusive.

**Account Protection:** TD Ameritrade FDIC insured Deposit Account ("IDA") deposits are held at one or more banks ("Program Banks"). Three of the Program Banks are Charles Schwab Bank, SSB, Charles Schwab Premier Bank, SSB, and Charles Schwab Trust Bank, each an affiliate of TD Ameritrade. IDA deposits are insured by the FDIC (not covered by SIPC) up to \$250,000. Limits are per account ownership per institution. To learn more about FDIC coverage go to [www.fdic.gov](http://www.fdic.gov). Securities, including mutual funds, held in your Brokerage Account are not deposits or obligations of, or guaranteed by, any bank, are not FDIC-insured, and involve investment risks, including possible loss of principal. TD Ameritrade is a member of SIPC, which protects securities customers of its members up to \$500,000 (including \$250,000 for claims for cash). Explanatory brochure is available on request at [www.sipc.org](http://www.sipc.org).

Additionally, TD Ameritrade provides each client \$149.5 million worth of protection for securities and \$2 million of protection for cash through supplemental coverage provided by London insurers. In the event of brokerage insolvency, a client may receive amounts due from the trustee in bankruptcy and then SIPC. Supplemental coverage is paid out after the trustee and SIPC payouts and under such coverage each client is limited to a combined return of \$152 million from a trustee, SIPC and London insurers. The TD Ameritrade supplemental coverage has an aggregate limit of \$500 million over all customers. This policy provides coverage following brokerage insolvency and does not protect against loss in market value of the securities.

An investment in a money market fund is not insured or guaranteed by the FDIC or any other government agency. Although certain money market funds may seek to preserve their value of your investment at \$1 per share, it is possible to lose money by investing in such a fund. Mutual fund purchases may be subject to eligibility and other restrictions, as well as charges and expenses. Certain money market funds may impose liquidity fees and redemption gates in certain circumstances.

Dividends are declared daily and paid/reinvested monthly. The prospectus contains this and other important information. Read the prospectus carefully before investing. Non-deposit investments held by your broker-dealer are NOT FDIC INSURED / NOT BANK GUARANTEED / MAY LOSE VALUE.

<sup>1</sup>Due to rounding adjustments, the statement details may not equal the statement totals.

<sup>2</sup>Estimated Annual Income and Estimated Annual Yield values are based upon the number of shares owned or current value balance as of the statement date and the most recent dividend rate or cash yield provided.

The balance in your bank deposit account or shares of your money market mutual fund can be liquidated on your order, and the proceeds returned to your securities account or remitted to you.

**Tax Reporting:** The portfolio report is not a tax document. You will receive Form 1099 for annual tax reporting in compliance with IRS requirements (includes taxable interest, dividends, capital gains, losses withheld, and sales proceeds). Some payments are subject to reclassification which will be reflected on subsequent tax reports.

**Cost Basis:** Cost-Basis, tax lot and performance reporting and Gainskeeper are offered and conducted by CCH INCORPORATED. TD Ameritrade is not responsible for the reliability or suitability of the information. TD Ameritrade and its information providers do not guarantee the accuracy of the information and data provided. CCH INCORPORATED is a separate company and is not affiliated with TD Ameritrade.

**Margin and Options Account Agreements:** Promptly advise TD Ameritrade in writing of any change in your investment objectives or financial situation as they pertain to your margin or options account agreements. Commission/Fee represents base commission and any options contract, exercise, and assignment fees.

**Current Market Prices:** The market values of securities have been obtained, if available, from quotation services and other independent sources. Values are based on the closing price, the mean between the bid and asking prices, or other methods. If no market value is available from a quotation service or other independent source, the security is subject to being reflected as Not Available ("NA"). The valuations on your portfolio report are provided as general information and we do not guarantee the accuracy of any securities prices. Mortgage backed positions are valued using the remaining balance and the current market price. Portfolio report valuations may not represent sales proceeds. The secondary market for Certificates of Deposits ("CDs") is generally liquid and the actual value may be different from the purchase price. A significant loss of principal may result from the sale of a CD prior to maturity. Bonds and/or Fixed Income Securities trade differently than equity securities and do not trade on a liquid exchange. Rather, they trade in the OTC (over the counter) market and sufficient liquidity may not exist for you to sell your position prior to maturity. The sale of bonds prior to maturity may result in a loss of principal.

**Bonds Quantity:** The figure on the statement represents the number of bonds. For example, \$3,000 of a \$1,000 face value bond would display as "3" in the quantity.

**Alternative Investments ("AI"),** also called Non Standard Assets ("NSA"), are typically investments in direct participation program securities (partnerships, limited liability companies, or real estate investment trusts), commodity pools, private equity, private debt or hedge funds. AI are typically liquid investments and do not trade on a national securities exchange. The values shown for these investments are estimated values derived from various methods, including, but not limited to, unconfirmed management estimates, independent appraisals, the program's net assets, and/or third party lender offers that have been provided by the management, administrator, and/or sponsor of each program, or by a third-party vendor without independent verification by TD Ameritrade. Values may not reflect the original purchase price, actual market value or be realized upon liquidation. If an estimated value cannot be established through these methods, the valuation may be reflected as Not Available ("NA"). For additional detail regarding valuation for Alternative Investments, please contact Client Services. These investments are not covered under the SIPC. AI transaction fees are applicable to purchases, capital call processing, and redemptions.

Δ Distributions on Direct Participation Programs and/or REITs are reported and a net investment per share estimated value is also reported. Pricing and distribution information has been provided by the sponsor, issuer or other external party responsible for reporting of the DPP or REIT and the classification of distributions as income or return of capital, in whole or in part, is subject to final accounting by such party(ies) and will be reported to you on a Form 1099 or K-1, as applicable.

**Auction Rate Securities ("ARS") Pricing:** The market values for ARS securities have been obtained, if available, from quotation services or other independent sources. The accuracy of the pricing is not guaranteed. If a market value is not available, TD Ameritrade will price the ARS position, taking into consideration both the liquidity and underlying credit quality. The ARS may lack liquidity and, as a result, there can be no assurance that such securities can be sold under current market conditions.

AI transactions are subject to (i) the constitution, rules, regulations, customs and usages of the exchange or market, and its clearing house, if any, on which such transactions are executed, (ii) federal and state laws, and the rules and regulations promulgated thereunder; and (iii) the rules and regulations of FINRA and the Federal Reserve System.

For an investor brochure that includes information describing FINRA's Public Disclosure Program, please contact FINRA at 800-289-9999 or [www.finra.org](http://www.finra.org).

The interest rate shown for TD Ameritrade Cash is taken from the applicable interest rate tier for the Market Value balance in the TD Ameritrade Cash, as of the statement closing date. Simple interest is accrued daily based on the interest rate tier applicable to each day's balance.

**MSRB RULE G-10:** TD Ameritrade, Inc. is registered with the Municipal Securities Rulemaking Board and the U.S. Securities and Exchange Commission. The website address for the Municipal Securities Rulemaking Board is <http://www.msrb.org>. An investor brochure is available on the website of the Municipal Securities Rulemaking Board which describes the protections that may be provided by the Municipal Securities Rulemaking Board rules and how to file a complaint with an appropriate regulatory authority.

**Financial Statement Notification:** The statement of financial condition for TD Ameritrade Clearing, Inc. is available twice a year and may be obtained at no cost, via the internet at <http://www.tdameritrade.com/financialstatement.html>.

**Option Assignment:** All short equity option positions and some index option positions are available for assignment. Exercise assignment notices for equity or index options are randomly allocated among all clients' short positions.

**Free Credit Balances (Rule 15c3-2 & 3):** Under the client protection rules, we may use free credit balances in your account in the ordinary course of our business which are payable to you on demand.

**Margin Accounts (Regulation T):** If you have a margin account, this report is a combination of your margin account and a special memorandum account. Trading on margin poses additional risks and is not suitable for all investors. A complete list of the risks associated with margin trading is available in the margin risk disclosure document. You may obtain a copy of this document by contacting us at the number listed on page one of your statement.

**Payment for Order Flow Disclosure (Rules 606 and 607):** Rule 607 of Regulation NMS requires broker-dealers to disclose, upon opening a new customer account and on an annual basis thereafter: (i) its policies regarding receipt of payment for order flow, including a statement as to whether any payment for order flow is received for routing customer orders and a detailed description of the nature of the compensation received; and (ii) its policies for determining where to route customer orders that are the subject of payment for order flow absent specific instructions.

The firm receives compensation for directing listed and OTC securities, and options order flow to selected market centers (e.g., broker dealers, exchanges and alternative trading systems for execution). Compensation generally is in the form of a per share or per contract cash payment. The potential for receipt of order flow payment is not a factor in the routing determination. TD Ameritrade also may receive compensation related to the foreign currency exchange component of transactions in foreign securities from market centers executing such trades. In accordance with SEC Rule 606, TD Ameritrade posts quarterly reports that detail the material market centers to which TD Ameritrade routes orders in NMS Securities and TD Ameritrade's material relationships with those market centers. This report is made available at [www.tdameritrade.com/historical-606-disclosure.page](http://www.tdameritrade.com/historical-606-disclosure.page) or in written form upon request. As required under SEC Rule 606(b)(1), on request, TD Ameritrade will provide the identity of the market center to which your orders were routed for execution in the six months prior to the request, whether the orders were directed orders or non-directed orders, and the time of the executions, if any, that resulted from such orders. This applies to both held and not held order flow.

TD Ameritrade regularly assesses the execution quality provided by the market centers to which we route order flow in seeking best execution for our clients. For non-directed client orders, it is our policy to route orders to market centers based on a number of factors that are more fully discussed in the Supplemental Materials of FINRA Rule 5310, including where applicable, but not necessarily limited to, speed of execution, price improvement opportunities, differences in price disimprovement, likelihood of executions, the marketability of the order, size guarantees, service levels and support, the reliability of order handling systems, customer needs and expectations, transaction costs and whether the firm will receive remuneration for routing order flow to such market centers. Price improvement occurs when an order is executed at a price that is more favorable than the displayed national best bid or offer.

**Trade Confirmations (Rule 10b-10):** All confirmations are transmitted on the transaction date. If you participate in the Dividend Reinvestment Plan (DRIP) details regarding the reinvestment of dividends will be included on your monthly statements. TD Ameritrade will act as agent in having your DRIP purchases executed.

**Futures/Options Disclosure for EU Clients:** In accordance with the Packaged Retail and Insurance-based Investment Products Regulation - EU No 1286, retail investors based in the European Economic Area (EEA) can access Key Information Documents (KIDs) through the following landing page: <https://tdameritrade.com/prlips-regulation.page>

**Taxes:** Transactions in foreign securities (including foreign company ADRs that trade in the U.S.) may include taxes and fees charged by the foreign markets or governments, which may be reflected in the price of the security or charged as an independent line item.

**Privacy Policy Notification:** A copy of the TD Ameritrade privacy policy is available at [www.tdameritrade.com](http://www.tdameritrade.com)

**Callable Securities:** The allocation of partial redemptions or calls is done using a pro-rata lottery system. A description of the procedures for callable securities is available on the website or hard copies are available upon request.

In case of errors or questions about your Electronic Fund Transfers, please contact us at 1-800-669-3900, or in writing to P.O. Box 2209, Omaha, NE 68103, or by email at [clientservices@tdameritrade.com](mailto:clientservices@tdameritrade.com). The information contained in your account statement shall be binding upon you if you do not object within sixty (60) days for any transfer of funds subject to Regulation E, such as ATM and point-of-sale transfers, debit transactions, direct deposits, and withdrawals. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- (1) Tell us your name and account number.
  - (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
  - (3) Tell us the dollar amount of the suspected error.
- We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.



800-669-3900  
 TD AMERITRADE  
 DIVISION OF TD AMERITRADE INC  
 PO BOX 2209  
 OMAHA, NE 68103-2209  
 TD Ameritrade Clearing, Inc., Member SIPC

Statement Reporting Period:  
 07/01/21 - 07/31/21

**Statement for Account # 422-121872**

ERIC CHANG  
 33 CHICORY WAY  
 IRVINE, CA 92612

Portfolio Summary							Portfolio Allocation
Investment	Current Value	Prior Value	Period Change	% Change	Estimated Income	Estimated Yield	
Cash	\$ -	\$ -	\$ -	-	\$ -	-	<p>IDA 0.9%</p> <p>Stocks 99.1%</p>
Insrd Dep Acct (IDA)	480.41	5,215.16	(4,734.75)	(90.8)%	-	0.01%	
Money Market	-	-	-	-	-	-	
Short Balance	-	-	-	-	-	-	
Stocks	54,976.94	32,769.10	22,207.84	67.8%	212.97	0.4%	
Short Stocks	-	-	-	-	-	-	
Fixed Income	-	-	-	-	-	-	
Options	-	-	-	-	-	-	
Short Options	-	-	-	-	-	-	
Mutual Funds	-	-	-	-	-	-	
Other	-	-	-	-	-	-	
<b>Total</b>	<b>\$55,457.35</b>	<b>\$37,984.26</b>	<b>\$17,473.09</b>	<b>46.0%</b>	<b>\$212.97</b>	<b>0.4%</b>	
<b>Margin Equity</b>	<b>100.0%</b>						

Cash Activity Summary			Income & Expense Summary			Performance Summary	
	Current	YTD		Reportable	Non Reportable	YTD	
<b>Opening Balance</b>	\$ 0.00	\$ -	<b>Income</b>				<b>Cost Basis As Of - 07/31/21 **</b> <b>\$59,236.98</b>
Securities Purchased	(30,382.30)	(56,596.18)	Dividends	\$19.61	\$ -	\$71.81	Unrealized Gains 6,066.53
Securities Sold	-	-	Interest	-	-	-	Unrealized Losses (10,326.57)
Funds Deposited	25,632.00	25,632.00	Other	-	-	-	Funds Deposited/(Disbursed) <sup>YTD</sup> 25,632.00
Funds Disbursed	-	-	<b>Expense</b>				Income/(Expense) <sup>YTD</sup> 67.69
Income	19.61	71.81	Interest	-	-	-	Securities Received/(Delivered) <sup>YTD</sup> 0.00
Expense	(4.12)	(4.12)	Fees	-	-	-	
Other	4,734.81	30,896.49	Other	-	(4.12)	(4.12)	
<b>Closing Balance</b>	<b>\$ 0.00</b>	<b>\$0.00</b>	<b>Net</b>	<b>\$19.61</b>	<b>(\$4.12)</b>	<b>\$67.69</b>	

\*\*To view realized gains and losses for your account, login at [www.tdameritrade.com](http://www.tdameritrade.com) and visit My Account > Cost Basis.

## Statement for Account # 422-121872

07/01/21 - 07/31/21

Online Cash Services Summary		
Description	Current	Year To Date
<b>CREDITS</b>		
Electronic Transfer	\$ 25,632.00	\$ 25,632.00
<b>Subtotal</b>	25,632.00	25,632.00
<b>TOTAL</b>	<b>25,632.00</b>	<b>25,632.00</b>

Income Summary Detail*		
Description	Current	Year to Date
Foreign Dividend Tax Withheld	\$ (4.12)	\$ (4.12)
Qualified Dividends	19.61	71.81
IDA Interest	0.06	0.99

\*This section displays current and year to date totals for this account. The year to date totals will accurately reflect your cumulative amount for the year. Year-end tax reporting income amounts may differ from what is reflected on monthly statements versus your tax documents. Please reference your official tax document(s) for tax reporting.

Account Positions										
Investment Description	Symbol/ CUSIP	Quantity	Current Price	Market Value	Purchase Date	Cost Basis	Average Cost	Unrealized Gain(Loss)	Estimated Income	Yield
<b>Stocks - Margin</b>										
23ANDME HLDG CO COM	ME	312	\$ 7.85	\$ 2,449.20	02/05/21	\$ 5,069.97	\$ 16.25	\$ (2,620.77)	\$ -	-
APPLE INC COM	AAPL	43	145.86	6,271.98	05/11/21	5,304.91	123.37	967.07	37.82	0.6%
DISCOVER FINANCIAL SERVICES COM	DFS	30	124.32	3,729.60	04/14/14	1,657.30	55.24	2,072.30	60.01	1.6%
MCDONALD'S CORPORATION COM	MCD	10	242.71	2,427.10	09/25/13	983.50	98.35	1,443.60	51.60	2.1%
META MATERIALS INC COM	MMAT	6,479	3.50	22,676.50	07/01/21	30,382.30	4.69	(7,705.80)	-	-
NOKIA OYJ ADR SPONSORED	NOK	100	6.08	608.00	01/28/21	535.00	5.35	73.00	-	-
TAIWAN SEMICONDUCTOR MANUFACTU ADR SPONSORED	TSM	44	116.64	5,132.16	05/03/21	5,104.00	116.00	28.16	63.54	1.2%

## Statement for Account # 422-121872

07/01/21 - 07/31/21

Account Positions										
Investment Description	Symbol/ CUSIP	Quantity	Current Price	Market Value	Purchase Date	Cost Basis	Average Cost	Unrealized Gain(Loss)	Estimated Income	Yield
<b>Stocks - Margin</b>										
TESLA INC COM	TSLA	17	687.20	11,682.40	03/26/21	10,200.00	600.00	1,482.40	-	-
<b>Total Stocks</b>				<b>\$54,976.94</b>		<b>\$59,236.98</b>		<b>\$(4,260.04)</b>	<b>\$212.97</b>	<b>0.4%</b>
<b>Total Margin Account</b>				<b>\$54,976.94</b>		<b>\$59,236.98</b>		<b>\$(4,260.04)</b>	<b>\$212.97</b>	<b>0.4%</b>

Online Cash Services Transaction Detail			
Category	Transaction Date	Description	Amount
CREDITS			
Electronic Transfer	07/01/2021	ACH IN	\$ 5,000.00
	07/02/2021	ACH IN	10,000.00
	07/02/2021	ACH IN	132.00
	07/12/2021	ACH IN	10,000.00
	07/14/2021	ACH IN	500.00
Subtotal			25,632.00
TOTAL			25,632.00

Account Activity									
Trade Date	Settle Date	Acct Type	Transaction/ Cash Activity*	Description	Symbol/ CUSIP	Quantity	Price	Amount	Balance
<b>Opening Balance</b>									
06/30/21	07/01/21	Margin	- Funds Deposited	ACH IN	-	-	\$ 0.00	\$ 5,000.00	5,000.00
07/01/21	07/01/21	Margin	Journal - Other	PURCHASE FDIC INSURED DEPOSIT ACCOUNT	-	-	0.00	(5,000.00)	0.00
07/01/21	07/02/21	Margin	- Funds Deposited	ACH IN	-	-	0.00	10,000.00	10,000.00
07/01/21	07/02/21	Margin	- Funds Deposited	ACH IN	-	-	0.00	132.00	10,132.00
07/02/21	07/02/21	Margin	Journal - Other	PURCHASE FDIC INSURED DEPOSIT ACCOUNT	-	-	0.00	(10,132.00)	0.00
07/01/21	07/06/21	Margin	Buy - Securities Purchased	META MATERIALS INC COM	MMAT	1,429	7.09	(10,131.61)	(10,131.61)

## Statement for Account # 422-121872

07/01/21 - 07/31/21

Account Activity									
Trade Date	Settle Date	Acct Type	Transaction/ Cash Activity*	Description	Symbol/ CUSIP	Quantity	Price	Amount	Balance
07/06/21	07/06/21	Margin	Journal - Other	REDEMPTION FDIC INSURED DEPOSIT ACCOUNT	-	-	0.00	10,131.61	0.00
07/09/21	07/12/21	Margin	- Funds Deposited	ACH IN	-	-	0.00	10,000.00	10,000.00
07/12/21	07/12/21	Margin	Journal - Other	PURCHASE FDIC INSURED DEPOSIT ACCOUNT	-	-	0.00	(10,000.00)	0.00
07/13/21	07/14/21	Margin	- Funds Deposited	ACH IN	-	-	0.00	500.00	500.00
07/14/21	07/14/21	Margin	Journal - Other	PURCHASE FDIC INSURED DEPOSIT ACCOUNT	-	-	0.00	(500.00)	0.00
07/13/21	07/15/21	Margin	Buy - Securities Purchased	META MATERIALS INC COM	MMAT	2,718	4.0101	(10,899.45)	(10,899.45)
07/13/21	07/15/21	Margin	Buy - Securities Purchased	META MATERIALS INC COM	MMAT	2,132	4.01	(8,549.32)	(19,448.77)
07/13/21	07/15/21	Margin	Buy - Securities Purchased	META MATERIALS INC COM	MMAT	100	4.0098	(400.98)	(19,849.75)
07/13/21	07/15/21	Margin	Buy - Securities Purchased	META MATERIALS INC COM	MMAT	100	4.0094	(400.94)	(20,250.69)
07/15/21	07/15/21	Margin	Journal - Other	REDEMPTION FDIC INSURED DEPOSIT ACCOUNT	-	-	0.00	20,250.69	0.00
07/15/21	07/15/21	Margin	Div/Int - Income	TAIWAN SEMICONDUCTOR MANUFACTU ADR SPONSORED Payable: 07/15/2021 QUALIFIED DIVIDENDS 19.61	TSM	-	0.00	19.61	19.61
07/15/21	07/15/21	Margin	Div/Int - Expense	TAIWAN SEMICONDUCTOR MANUFACTU ADR SPONSORED Foreign Tax Adjustment Payable: 07/15/2021	TSM	-	0.00	(4.12)	15.49
07/16/21	07/16/21	Margin	Journal - Other	PURCHASE FDIC INSURED DEPOSIT ACCOUNT	-	-	0.00	(15.49)	0.00
<b>Closing Balance</b>									<b>\$ 0.00</b>

\*For Cash Activity totals, refer to the Cash Activity Summary on page one of your statement.

## Statement for Account # 422-121872

07/01/21 - 07/31/21

## Insured Deposit Account Interest Credited

Begin Date	Balance	Number of Days	Interest Rate	Interest Accrued	MTD Accrued	MTD PAID
07/01/21	\$ 10,215.16	1	0.0100	\$ -	\$ -	\$ -
07/02/21	20,347.16	4	0.0100	0.03	0.03	-
07/06/21	10,215.55	6	0.0100	0.01	0.04	-
07/12/21	20,215.55	2	0.0100	0.01	0.05	-
07/14/21	20,715.55	1	0.0100	0.01	0.06	-
07/15/21	464.86	1	0.0100	-	0.06	-
07/16/21	480.35	16	0.0100	-	0.06	0.06
<b>Total Interest Income</b>						<b>\$0.06</b>

## Insured Deposit Account Activity

Date Cleared	Check Number	Date Written	Transaction	Description	Tracking Code	Expense Code	Amount	Balance
<b>Opening Balance</b>								<b>\$5,215.16</b>
07/01/21	-	07/01/21	Received	FDIC INSURED DEPOSIT ACCOUNT CORE NOT COVERED BY SIPC PURCHASE FDIC INSURED DEPOSIT ACCOUNT	-	-	\$ 5,000.00	10,215.16
07/02/21	-	07/02/21	Received	FDIC INSURED DEPOSIT ACCOUNT CORE NOT COVERED BY SIPC PURCHASE FDIC INSURED DEPOSIT ACCOUNT	-	-	10,132.00	20,347.16
07/06/21	-	07/06/21	Delivered	FDIC INSURED DEPOSIT ACCOUNT CORE NOT COVERED BY SIPC REDEMPTION FDIC INSURED DEPOSIT ACCOUNT	-	-	(10,131.61)	10,215.55
07/12/21	-	07/12/21	Received	FDIC INSURED DEPOSIT ACCOUNT CORE NOT COVERED BY SIPC PURCHASE FDIC INSURED DEPOSIT ACCOUNT	-	-	10,000.00	20,215.55
07/14/21	-	07/14/21	Received	FDIC INSURED DEPOSIT ACCOUNT CORE NOT COVERED BY SIPC PURCHASE FDIC INSURED DEPOSIT ACCOUNT	-	-	500.00	20,715.55
07/15/21	-	07/15/21	Delivered	FDIC INSURED DEPOSIT ACCOUNT CORE NOT COVERED BY SIPC REDEMPTION FDIC INSURED DEPOSIT ACCOUNT	-	-	(20,250.69)	464.86
07/16/21	-	07/16/21	Received	FDIC INSURED DEPOSIT ACCOUNT CORE NOT COVERED BY SIPC PURCHASE FDIC INSURED DEPOSIT ACCOUNT	-	-	15.49	480.35

**Statement for Account # 422-121872**

07/01/21 - 07/31/21

**Insured Deposit Account Activity**

Date Cleared	Check Number	Date Written	Transaction	Description	Tracking Code	Expense Code	Amount	Balance
07/30/21	-	07/30/21	Received	Interest: Insured Deposit Account Bank USA	-	-	0.03	480.38
07/30/21	-	07/30/21	Received	Interest: Insured Deposit Account Bank NA	-	-	0.03	480.41

**Closing Balance****\$480.41****TD Bank NA****\$0.03****TD Bank USA NA****\$480.38**

FDIC Insured Deposit Account (IDA) balances reflected in your brokerage account are FDIC-insured up to applicable limits and held by one or more banks ("Program Banks"). Three of the Program Banks are Charles Schwab Bank, SSB; Charles Schwab Premier Bank, SSB; and Charles Schwab Trust Bank, each an affiliate of TD Ameritrade.

**Important Information****BREAKPOINTS**

Certain purchases of Class A Mutual Funds may be eligible for breakpoints on, and waivers of, the sales charge. To learn more about breakpoint discounts, go to <http://www.finra.org/industry/issues/breakpoints>. For more information on waiver eligibility, please refer to the fund prospectus.



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## Terms and Conditions

TD Ameritrade provides monthly statements for accounts with activity and quarterly statements for inactive accounts with assets.<sup>1</sup>

**Portfolio Summary:** Tracks the current value of your portfolio as of the report date and compares it to the prior month.<sup>2</sup> The asset allocation indicates your portfolio diversification by investment type.

Multiple allocations under 5% will be grouped into the category of "Other" in the pie chart. Margin Equity = Total Account Equity / (Total Long Marginable Value + Total Short Value)

**Activity Summary:** The opening and closing cash balances are reconciled here for quick reference. All account activity is summarized for the current period and year-to-date.

**Income & Expense Summary (non-IRAs only):** This section details the income and expense totals from the Activity Summary and classifies the tax treatment.

**Retirement Account Summary (IRAs only):** Review the IRS regulated transactions for the current and prior years. IRS Form 5498 fair market value is based on the current account value including Alternative Investments as of December 31 of the previous year and will be furnished to the IRS.

**Performance Summary:** Monitor annual portfolio performance and the unrealized gains and losses for your future investment strategy.

**Account Positions:** View your investments at the current market value and compare the original cost to see unrealized gains and losses in your portfolio. Original cost is assigned using the first-in, first-out (FIFO) method, which assumes the first shares you sell are those you purchased first. The estimated investment income<sup>2</sup> and average cost per share are displayed for your reference (the oldest purchase date is shown for an indication of your holding period). This statement represents a statement of account assets and account activity of your account only. There is no guarantee that you will receive this amount or any dividend.

**Account Activity:** All account activity is listed in date order, and reflected in the closing cash balance.

**Trades Pending Settlement:** Confirm executed trades with a settlement date after month end. These transactions will be reflected in the Account Activity section next month.

**Online Cash Services Transaction Detail:** Cash management transactions that cleared during this period, including check, debit card and ATM activity, are listed in date order.

**Online Cash Services Summary:** Credit and debit transaction totals for the current period are summarized. Individual transactions are not listed.

TD Ameritrade does not provide legal or tax advice. Please consult your legal advisor or tax accountant when necessary.

**Accuracy of Reports:** Please review this statement carefully. If you disagree with any transaction, or if there are any errors or omissions, please contact TD Ameritrade, Inc. and TD Ameritrade Clearing at 800-669-3900 within ten (10) days of your receipt of this statement. To further protect your rights, including rights under the Securities Investor Protection Act (SIPA), any oral statements that you have made should be confirmed to TD Ameritrade and TD Ameritrade Clearing, Inc. in writing. The statement will otherwise be considered conclusive.

**Account Protection:** TD Ameritrade FDIC Insured Deposit Account ("IDA") deposits are held at one or more banks ("Program Banks"). Three of the Program Banks are Charles Schwab Bank, SSB; Charles Schwab Premier Bank, SSB; and Charles Schwab Trust Bank, each an affiliate of TD Ameritrade. IDA deposits are insured by the FDIC (not covered by SIPC) up to \$250,000. Limits are per account ownership per institution. To learn more about FDIC coverage go to [www.fdic.gov](http://www.fdic.gov). Securities, including mutual funds, held in your Brokerage Account are not deposits or obligations of, or guaranteed by, any bank, are not FDIC-insured, and involve investment risks, including possible loss of principal. TD Ameritrade is a member of SIPC, which protects securities customers of its members up to \$500,000 (including \$250,000 for claims for cash). Explanatory brochure is available on request at [www.sipc.org](http://www.sipc.org).

Additionally, TD Ameritrade provides each client \$149.5 million worth of protection for securities and \$2 million of protection for cash through supplemental coverage provided by London insurers. In the event of brokerage insolvency, a client may receive amounts due from the trustee in bankruptcy and then SIPC. Supplemental coverage is paid out after the trustee and SIPC payouts and under such coverage each client is limited to a combined return of \$152 million from a trustee, SIPC and London insurers. The TD Ameritrade supplemental coverage has an aggregate limit of \$500 million over all customers. This policy provides coverage following brokerage insolvency and does not protect against loss in market value of the securities.

An investment in a money market fund is not insured or guaranteed by the FDIC or any other government agency. Although certain money market funds may seek to preserve their value of your investment at \$1 per share, it is possible to lose money by investing in such a fund. Mutual fund purchases may be subject to eligibility and other restrictions, as well as charges and expenses. Certain money market funds may impose liquidity fees and redemption gates in certain circumstances.

Dividends are declared daily and paid/reinvested monthly. The prospectus contains this and other important information. Read the prospectus carefully before investing. Non-deposit investments held by your broker-dealer are NOT FDIC INSURED / NOT BANK GUARANTEED / MAY LOSE VALUE.

<sup>1</sup>Due to rounding adjustments, the statement details may not equal the statement totals.

<sup>2</sup>Estimated Annual Income and Estimated Annual Yield values are based upon the number of shares owned or current value balance as of the statement date and the most recent dividend rate or cash yield provided.

The balance in your bank deposit account or shares of your money market mutual fund can be liquidated on your order, and the proceeds returned to your securities account or remitted to you.

**Tax Reporting:** The portfolio report is not a tax document. You will receive Form 1099 for annual tax reporting in compliance with IRS requirements (includes taxable interest, dividends, capital gains, taxes withheld, and sales proceeds). Some payments are subject to reclassification which will be reflected on subsequent tax reports.

**Cost Basis:** Cost-Basis, lot and performance reporting and Gainskeeper are offered and conducted by CCH INCORPORATED. TD Ameritrade is not responsible for the reliability or suitability of the information. TD Ameritrade and its information providers do not guarantee the accuracy of the information and data provided. CCH INCORPORATED is a separate company and is not affiliated with TD Ameritrade.

**Margin and Options Account Agreements:** Be aware of the following: 1) Commissions and other charges related to the execution of option transactions have been included in confirmations of such transactions previously furnished to you and will be made available promptly upon request. 2) Promptly advise TD Ameritrade in writing of any change in your investment objectives or financial situation as they pertain to your margin or options account agreements. Commission/Fee represents base commission and any options contract, exercise, and assignment fees.

**Current Market Prices:** The market values of securities have been obtained, if available, from quotation services and other independent sources. Values are based on the closing price, the mean between the bid and asking prices, or other methods. If no market value is available from a quotation service or other independent source, the security is subject to being reflected as Not Available ("NA"). The valuations on your portfolio report are provided as general information and we do not guarantee the accuracy of any securities prices. Mortgage backed positions are valued using the remaining balance and the current market price. Portfolio report valuations may not represent sales proceeds. The secondary market for Certificates of Deposits ("CDs") is generally liquid and the actual value may be different from the purchase price. A significant loss of principal may result from the sale of a CD prior to maturity. Bonds and/or Fixed Income Securities trade differently than equity securities and do not trade on a liquid exchange. Rather, they trade in the OTC (over the counter) market and sufficient liquidity may not exist for you to sell your position prior to maturity. The sale of bonds prior to maturity may result in a loss of principal.

**Bonds Quantity:** The figure on the statement represents the number of bonds. For example, \$3,000 of a \$1,000 face value bond would display as "3" in the quantity.

**Alternative Investments ("AI"),** also called Non-Standard Assets ("NSA"), are typically investments in direct participation program securities (partnerships, limited liability companies, or real estate investment trusts), commodity pools, private equity, private debt or hedge funds. AI are typically liquid investments and do not trade on a national securities exchange. The values shown for these investments are estimated values derived from various methods, including, but not limited to, unconfirmed management estimates, independent appraisals, the program's net assets, and/or third party tender offers that have been provided by the management, administrator, and/or sponsor of each program, or by a third-party vendor without independent verification by TD Ameritrade. Values may not reflect the original purchase price, actual market value or be realized upon liquidation. If an estimated value cannot be established through these methods, the valuation may be reflected as Not Available ("NA"). For additional detail regarding valuation for Alternative Investments, please contact Client Services. These investments are not covered under the SIPC. AI transaction fees are applicable to purchases, capital call processing, and redemptions.

**Δ Distributions on Direct Participation Programs and/or REITs** are reported and a net investment per share estimated value is also reported. Pricing and distribution information has been provided by the sponsor, issuer or other external party responsible for reporting of the DPP or REIT and the classification of distributions as income or return of capital, in whole or in part, is subject to final accounting by such party(ies) and will be reported to you on a Form 1099 or K-1, as applicable.

**Auction Rate Securities ("ARS") Pricing:** The market values for ARS securities have been obtained, if available, from quotation services or other independent sources. The accuracy of the pricing is not guaranteed. If a market value is not available, TD Ameritrade will price the ARS position, taking into consideration both the liquidity and underlying credit quality. The ARS may lack liquidity and, as a result, there can be no assurance that such securities can be sold under current market conditions.

All transactions are subject to (i) the constitution, rules, regulations, customs and usages of the exchange or market, and its clearinghouse, if any, on which such transactions are executed; (ii) federal and state laws, and the rules and regulations promulgated thereunder; and (iii) the rules and regulations of FINRA and the Federal Reserve System.

For an investor brochure that includes information describing FINRA's Public Disclosure Program, please contact FINRA at 800-289-9999 or [www.finra.org](http://www.finra.org).

The interest rate shown for TD Ameritrade Cash is taken from the applicable interest rate tier for the Market Value balance in the TD Ameritrade Cash, as of the statement closing date. Simple interest is accrued daily based on the interest rate tier applicable to each day's balance.

**MSRB RULE G-10:** TD Ameritrade, Inc. is registered with the Municipal Securities Rulemaking Board and the U.S. Securities and Exchange Commission. The website address for the Municipal Securities Rulemaking Board is <http://www.msrb.org>. An investor brochure is available on the website of the Municipal Securities Rulemaking Board which describes the protections that may be provided by the Municipal Securities Rulemaking Board rules and how to file a complaint with an appropriate regulatory authority.

**Financial Statement Notification:** The statement of financial condition for TD Ameritrade Clearing, Inc. is available twice a year and may be obtained at no cost, via the internet at <http://www.tdameritrade.com/financialstatement.html>.

**Option Assignment:** All short equity option positions and some index option positions are available for assignment. Exercise assignment notices for equity or index options are randomly allocated among all clients' short positions.

**Free Credit Balances (Rule 15c3-2 & 3):** Under the client protection rules, we may use free credit balances in your account in the ordinary course of our business which are payable to you on demand.

**Margin Accounts (Regulation T):** If you have a margin account, this report is a combination of your margin account and a special memorandum account. Trading on margin poses additional risks and is not suitable for all investors. A complete list of the risks associated with margin trading is available in the margin risk disclosure document. You may obtain a copy of this document by contacting us at the number listed on page one of your statement.

**Payment for Order Flow Disclosure (Rules 606 and 607):** Rule 607 of Regulation NMS requires broker-dealers to disclose, upon opening a new customer account and on an annual basis thereafter: (i) its policies regarding receipt of payment for order flow, including a statement as to whether any payment for order flow is received for routing customer orders and a detailed description of the nature of the compensation received; and (ii) its policies for determining where to route customer orders that are the subject of payment for order flow absent specific instructions.

The firm receives compensation for directing listed and OTC securities, and options order flow to selected market centers (e.g., broker dealers, exchanges and alternative trading systems for execution). Compensation generally is in the form of a per share or per contract cash payment. The potential for receipt of order flow payment is not a factor in the routing determination. TD Ameritrade also may receive compensation related to the foreign currency exchange component of transactions in foreign securities from market centers executing such trades. In accordance with SEC Rule 606, TD Ameritrade posts quarterly reports that detail the material market centers to which TD Ameritrade routes orders in NMS Securities and TD Ameritrade's material relationships with those market centers. This report is made available at [www.tdameritrade.com/history/cal-606-disclosure.page](http://www.tdameritrade.com/history/cal-606-disclosure.page) or in written form upon request. As required under SEC Rule 606(b)(1), on request, TD Ameritrade will provide the identity of the market center to which your orders were routed for execution in the six months prior to the request, whether the orders were directed orders or non-directed orders, and the time of the executions, if any, that resulted from such orders. This applies to both held and not held order flow.

TD Ameritrade regularly assesses the execution quality provided by the market centers to which we route order flow in seeking best execution for our clients. For non-directed client orders, it is our policy to route orders to market centers based on a number of factors that are more fully discussed in the Supplemental Materials of FINRA Rule 5310, including where applicable, but not necessarily limited to, speed of execution, price improvement opportunities, differences in price disimprovement, likelihood of executions, the marketability of the order, size guarantees, service levels and support, the reliability of order handling systems, customer needs and expectations, transaction costs and whether the firm will receive remuneration for routing order flow to such market centers. Price improvement occurs when an order is executed at a price that is more favorable than the displayed national best bid or offer.

**Trade Confirmations (Rule 10b-10):** All confirmations are transmitted on the transaction date. If you participate in the Dividend Reinvestment Plan (DRIP) details regarding the reinvestment of dividends will be included on your monthly statements. TD Ameritrade will act as agent in having your DRIP purchases executed.

**Futures/Options Disclosures for EU Clients:** In accordance with the Packaged Retail and Insurance-based Investment Products Regulation - EU No 1286, retail investors based in the European Economic Area (EEA) can access Key Information Documents (KIDs) through the following landing page: <https://tdameritrade.com/priips-regulation.page>

**Taxes:** Transactions in foreign securities (including foreign company ADRs that trade in the U.S.) may include taxes and fees charged by the foreign markets or governments, which may be reflected in the price of the security or charged as an independent line item.

**Privacy Policy Notification:** A copy of the TD Ameritrade privacy policy is available at [www.tdameritrade.com](http://www.tdameritrade.com)

**Callable Securities:** The allocation of partial redemptions or calls is done using a pro-rata lottery system. A description of the procedures for callable securities is available on the website or hard copies are available upon request.

In case of errors or questions about your Electronic Fund Transfers, please contact us at 1-800-669-3900, or in writing to P.O. Box 2209, Omaha, NE 68103, or by email at [clientservices@tdameritrade.com](mailto:clientservices@tdameritrade.com). The information contained in your account statement shall be binding upon you if you do not object within sixty (60) days after any transfer of funds subject to Regulation E, such as ATM and point-of-sale transfers, debit transactions, direct deposits, and withdrawals. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- (1) Tell us your name and account number.
  - (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
  - (3) Tell us the dollar amount of the suspected error.
- We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.



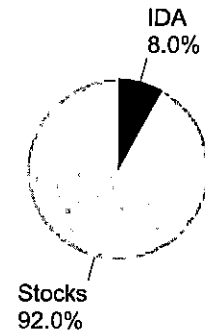
Statement Reporting Period:  
11/01/21 - 11/30/21

800-669-3900  
TD AMERITRADE  
DIVISION OF TD AMERITRADE INC  
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TD Ameritrade Clearing, Inc., Member SIPC

**Statement for Account # 422-121872**

ERIC CHANG  
33 CHICORY WAY  
IRVINE, CA 92612

Portfolio Summary						
Investment	Current Value	Prior Value	Period Change	% Change	Estimated Income	Estimated Yield
Cash	\$ -	\$ -	\$ -	-	\$ -	-
Insrd Dep Acct (IDA)	6,745.70	534.84	6,210.86	1161.3%	-	0.01%
Money Market	-	-	-	-	-	-
Short Balance	-	-	-	-	-	-
Stocks	77,201.23	70,872.68	6,328.55	8.9%	153.01	0.2%
Short Stocks	-	-	-	-	-	-
Fixed Income	-	-	-	-	-	-
Options	-	-	-	-	-	-
Short Options	-	-	-	-	-	-
Mutual Funds	-	-	-	-	-	-
Other	-	-	-	-	-	-
<b>Total</b>	<b>\$83,946.93</b>	<b>\$71,407.52</b>	<b>\$12,539.41</b>	<b>17.6%</b>	<b>\$153.01</b>	<b>0.2%</b>
<b>Margin Equity</b>	<b>100.0%</b>					



Cash Activity Summary			Income & Expense Summary			Performance Summary	
	Current	YTD		Reportable	Non Reportable	YTD	
<b>Opening Balance</b>	\$ 0.00	\$ -	<b>Income</b>				<b>Cost Basis As Of - 11/30/21 **</b> \$79,360.59
Securities Purchased	(25,769.93)	(82,366.11)	Dividends	\$9.46	\$ -	\$140.24	Unrealized Gains 14,104.61
Securities Sold	5,823.28	5,823.28	Interest	-	-	-	Unrealized Losses (16,263.97)
Funds Deposited	26,148.00	51,780.00	Other	-	-	-	Funds Deposited/(Disbursed) <sup>YTD</sup> 51,780.00
Funds Disbursed	-	-	<b>Expense</b>				Income/(Expense) <sup>YTD</sup> 131.58
Income	9.46	140.24	Interest	-	-	-	Securities Received/(Delivered) <sup>YTD</sup> 0.00
Expense	-	(8.66)	Fees	-	-	-	
Other	(6,210.81)	24,631.25	Other	-	-	(8.66)	
<b>Closing Balance</b>	<b>\$ 0.00</b>	<b>\$0.00</b>	<b>Net</b>	<b>\$9.46</b>	<b>\$0.00</b>	<b>\$131.58</b>	

\*\*To view realized gains and losses for your account, login at [www.tdameritrade.com](http://www.tdameritrade.com) and visit My Account > Cost Basis.

## Statement for Account # 422-121872

11/01/21 - 11/30/21

Online Cash Services Summary		
Description	Current	Year To Date
<b>CREDITS</b>		
Electronic Transfer	\$ 26,148.00	\$ 51,780.00
<b>Subtotal</b>	26,148.00	51,780.00
<b>TOTAL</b>	<b>26,148.00</b>	<b>51,780.00</b>

Income Summary Detail*		
Description	Current	Year to Date
Foreign Dividend Tax Withheld	\$ 0.00	\$ (8.66)
Qualified Dividends	9.46	140.24
IDA Interest	0.05	1.04

\*This section displays current and year to date totals for this account. The year to date totals will accurately reflect your cumulative amount for the year. Year-end tax reporting income amounts may differ from what is reflected on monthly statements versus your tax documents. Please reference your official tax document(s) for tax reporting.

Account Positions										
Investment Description	Symbol/ CUSIP	Quantity	Current Price	Market Value	Purchase Date	Cost Basis	Average Cost	Unrealized Gain(Loss)	Estimated Income	Yield
<b>Stocks - Margin</b>										
23ANDME HLDG CO COM	ME	312	\$ 8.22	\$ 2,564.64	02/05/21	\$ 5,069.97	\$ 16.25	\$ (2,505.33)	\$ -	-
APPLE INC COM	AAPL	43	165.30	7,107.90	05/11/21	5,304.91	123.37	1,802.99	37.81	0.5%
DISCOVER FINANCIAL SERVICES COM	DFS	30	107.85	3,235.50	04/14/14	1,657.30	55.24	1,578.20	59.99	1.9%
EVOLVE TRANSITION INFRASTRUCTU COM UNITS REP CL B LTD LIAB	SNMP	12,295	0.7971	9,800.34	11/05/21	15,034.61	1.22	(5,234.27)	-	-
MCDONALD'S CORPORATION COM	MCD	10	244.60	2,446.00	09/25/13	983.50	98.35	1,462.50	55.21	2.3%
META MATERIALS INC COM	MMAT	8,879	3.67	32,585.93	07/01/21	41,110.30	4.63	(8,524.37)	-	-

## Statement for Account # 422-121872

11/01/21 - 11/30/21

Account Activity									
Trade Date	Settle Date	Acct Type	Transaction/ Cash Activity*	Description	Symbol/ CUSIP	Quantity	Price	Amount	Balance
11/05/21	11/09/21	Margin	Buy - Securities Purchased	EVOLVE TRANSITION INFRASTRUCTU COM UNITS REP CL B LTD LIAB	SNMP	8,100	1.24	(10,044.00)	(10,044.00)
11/05/21	11/09/21	Margin	Buy - Securities Purchased	EVOLVE TRANSITION INFRASTRUCTU COM UNITS REP CL B LTD LIAB	SNMP	4,201	1.1897	(4,997.93)	(15,041.93)
11/05/21	11/09/21	Margin	Sell - Securities Sold	EVOLVE TRANSITION INFRASTRUCTU COM UNITS REP CL B LTD LIAB	SNMP	6-	1.22	7.32	(15,034.61)
11/09/21	11/09/21	Margin	Journal - Other	REDEMPTION FDIC INSURED DEPOSIT ACCOUNT	-	-	0.00	15,034.61	0.00
11/08/21	11/10/21	Margin	Sell - Securities Sold	TAIWAN SEMICONDUCTOR MANUFACTU ADR SPONSORED Regulatory Fee 0.04	TSM	44-	119.00	5,235.96	5,235.96
11/10/21	11/10/21	Margin	Journal - Other	PURCHASE FDIC INSURED DEPOSIT ACCOUNT	-	-	0.00	(5,235.96)	0.00
11/11/21	11/11/21	Margin	Div/Int - Income	APPLE INC COM Payable: 11/11/2021 QUALIFIED DIVIDENDS 9.46	AAPL	-	0.00	9.46	9.46
11/12/21	11/12/21	Margin	Journal - Other	PURCHASE FDIC INSURED DEPOSIT ACCOUNT	-	-	0.00	(9.46)	0.00
<b>Closing Balance</b>									<b>\$ 0.00</b>

\*For Cash Activity totals, refer to the Cash Activity Summary on page one of your statement.

Insured Deposit Account Interest Credited						
Begin Date	Balance	Number of Days	Interest Rate	Interest Accrued	MTD Accrued	MTD PAID
11/01/21	\$ 11,262.84	1	0.0100	\$ -	\$ -	\$ -
11/02/21	534.84	6	0.0100	-	-	-
11/08/21	16,534.84	1	0.0100	0.01	0.01	-
11/09/21	1,500.23	1	0.0100	-	0.01	-
11/10/21	6,736.19	2	0.0100	-	0.01	-
11/12/21	6,745.65	19	0.0100	0.04	0.05	0.05
<b>Total Interest Income</b>						<b>\$0.05</b>

## Statement for Account # 422-121872

11/01/21 - 11/30/21

Account Positions										
Investment Description	Symbol/ CUSIP	Quantity	Current Price	Market Value	Purchase Date	Cost Basis	Average Cost	Unrealized Gain(Loss)	Estimated Income	Yield
<b>Stocks - Margin</b>										
TESLA INC COM	TSLA	17	1,144.76	19,460.92	03/26/21	10,200.00	600.00	9,260.92	-	-
<b>Total Stocks</b>				<b>\$77,201.23</b>		<b>\$79,360.59</b>		<b>\$(2,159.36)</b>	<b>\$153.01</b>	<b>0.2%</b>
<b>Total Margin Account</b>				<b>\$77,201.23</b>		<b>\$79,360.59</b>		<b>\$(2,159.36)</b>	<b>\$153.01</b>	<b>0.2%</b>

Online Cash Services Transaction Detail				
Category	Transaction Date	Description	Amount	
CREDITS				
Electronic Transfer	11/01/2021	ACH IN	\$	10,148.00
	11/08/2021	ACH IN		16,000.00
Subtotal				26,148.00
TOTAL				26,148.00

Account Activity									
Trade Date	Settle Date	Acct Type	Transaction/ Cash Activity*	Description	Symbol/ CUSIP	Quantity	Price	Amount	Balance
<b>Opening Balance</b>									
10/28/21	11/01/21	Margin	Sell - Securities Sold	NOKIA OYJ ADR SPONSORED Regulatory Fee 0.01	NOK	100-	\$ 5.8001	\$ 580.00	<b>\$ 0.00</b> 580.00
10/29/21	11/01/21	Margin	- Funds Deposited	ACH IN	-	-	0.00	10,148.00	10,728.00
11/01/21	11/01/21	Margin	Journal - Other	PURCHASE FDIC INSURED DEPOSIT ACCOUNT	-	-	0.00	(10,728.00)	0.00
10/29/21	11/02/21	Margin	Buy - Securities Purchased	META MATERIALS INC COM	MMAT	2,400	4.47	(10,728.00)	(10,728.00)
11/02/21	11/02/21	Margin	Journal - Other	REDEMPTION FDIC INSURED DEPOSIT ACCOUNT	-	-	0.00	10,728.00	0.00
11/05/21	11/08/21	Margin	- Funds Deposited	ACH IN	-	-	0.00	16,000.00	16,000.00
11/08/21	11/08/21	Margin	Journal - Other	PURCHASE FDIC INSURED DEPOSIT ACCOUNT	-	-	0.00	(16,000.00)	0.00

**Statement for Account # 422-121872**

11/01/21 - 11/30/21

Insured Deposit Account Activity								
Date Cleared	Check Number	Date Written	Transaction	Description	Tracking Code	Expense Code	Amount	Balance
<b>Opening Balance</b>								<b>\$534.84</b>
11/01/21	-	11/01/21	Received	FDIC INSURED DEPOSIT ACCOUNT CORE NOT COVERED BY SIPC PURCHASE FDIC INSURED DEPOSIT ACCOUNT	-	-	\$ 10,728.00	11,262.84
11/02/21	-	11/02/21	Delivered	FDIC INSURED DEPOSIT ACCOUNT CORE NOT COVERED BY SIPC REDEMPTION FDIC INSURED DEPOSIT ACCOUNT	-	-	(10,728.00)	534.84
11/08/21	-	11/08/21	Received	FDIC INSURED DEPOSIT ACCOUNT CORE NOT COVERED BY SIPC PURCHASE FDIC INSURED DEPOSIT ACCOUNT	-	-	16,000.00	16,534.84
11/09/21	-	11/09/21	Delivered	FDIC INSURED DEPOSIT ACCOUNT CORE NOT COVERED BY SIPC REDEMPTION FDIC INSURED DEPOSIT ACCOUNT	-	-	(15,034.61)	1,500.23
11/10/21	-	11/10/21	Received	FDIC INSURED DEPOSIT ACCOUNT CORE NOT COVERED BY SIPC PURCHASE FDIC INSURED DEPOSIT ACCOUNT	-	-	5,235.96	6,736.19
11/12/21	-	11/12/21	Received	FDIC INSURED DEPOSIT ACCOUNT CORE NOT COVERED BY SIPC PURCHASE FDIC INSURED DEPOSIT ACCOUNT	-	-	9.46	6,745.65
11/30/21	-	11/30/21	Received	Interest: Insured Deposit Account Bank NA	-	-	0.05	6,745.70
<b>Closing Balance</b>								<b>\$6,745.70</b>
<b>TD Bank NA</b>							<b>\$6,745.70</b>	

FDIC Insured Deposit Account (IDA) balances reflected in your brokerage account are FDIC-insured up to applicable limits and held by one or more banks ("Program Banks"). Three of the Program Banks are Charles Schwab Bank, SSB; Charles Schwab Premier Bank, SSB; and Charles Schwab Trust Bank, each an affiliate of TD Ameritrade.

**Important Information****BREAKPOINTS**

Certain purchases of Class A Mutual Funds may be eligible for breakpoints on, and waivers of, the sales charge. To learn more about breakpoint discounts, go to <http://www.finra.org/industry/issues/breakpoints>. For more information on waiver eligibility, please refer to the fund prospectus.



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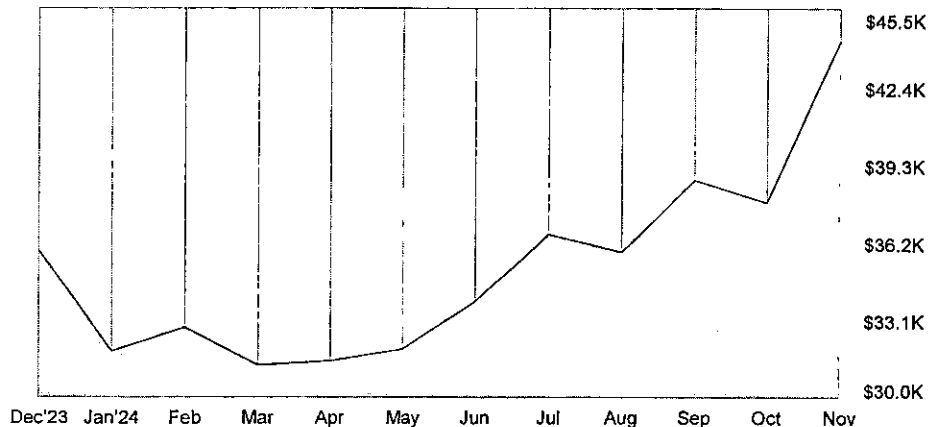
Account Number      Statement Period  
3131-2465              November 1-30, 2024

### Account Summary

Ending Account Value as of 11/30

**\$44,215.09**

Beginning Account Value as of 11/01

**\$37,810.58**

### Manage Your Account

#### Customer Service and Trading:

Call your Schwab Representative  
1-800-435-4000  
24/7 Customer Service

For the most current records on your account  
visit [schwab.com/login](https://schwab.com/login). Statements are  
archived up to 10 years online.

### Commitment to Transparency

Client Relationship Summaries and Best Interest  
disclosures are at [schwab.com/transparency](https://schwab.com/transparency).  
Charles Schwab & Co., Inc. Member SIPC.

### Online Assistance

Visit us online at [schwab.com](https://schwab.com)

Visit [schwab.com/stmt](https://schwab.com/stmt) to explore the features  
and benefits of this statement.

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IRVINE CA 92612

	This Statement	YTD
Beginning Value	<b>\$37,810.58</b>	<b>\$35,850.04</b>
Deposits	<b>0.00</b>	<b>0.00</b>
Withdrawals	<b>0.00</b>	<b>0.00</b>
Dividends and Interest	<b>12.13</b>	<b>184.34</b>
Transfer of Securities	<b>0.00</b>	<b>0.00</b>
Market Appreciation/(Depreciation)	<b>6,392.38</b>	<b>8,180.71</b>
Expenses	<b>0.00</b>	<b>0.00</b>
<b>Ending Value</b>	<b>\$44,215.09</b>	<b>\$44,215.09</b>

Account Ending Value reflects the market value of your cash and investments. It does not include pending transactions, unpriced securities or assets held outside Schwab's custody.



Schwab One® Account of

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## Asset Allocation



	This Period	Current Allocation
Cash and Cash Investments	7,911.51	18%
Equities	36,303.58	82%
<b>Total</b>	<b>\$44,215.09</b>	<b>100%</b>

## Top Account Holdings This Period

SYMBOL CUSIP	Description	Market Value	% of Accounts
TSLA	TESLA INC	17,603.16	40%
AAPL	APPLE INC	10,205.19	23%
	Cash	7,911.51	18%
DFS	DISCOVER FINL SVCS	5,472.90	12%
MCD	MCDONALDS CORP	2,960.10	7%

## Gain or (Loss) Summary

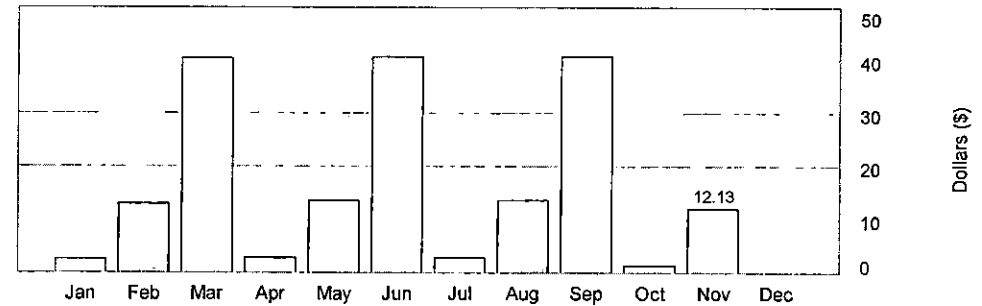
	Short-Term (ST)			Long-Term (LT)		
	Gain	(Loss)	Net	Gain	(Loss)	Net
This Period	0.00	0.00	0.00	0.00	0.00	0.00
YTD	0.00	0.00	0.00	0.00	(14,435.39)	(14,435.39)
<b>Unrealized</b>						<b>(\$28,022.40)</b>

Values may not reflect all of your gains/losses and may be rounded up to the nearest dollar; Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis may be incomplete or unavailable for some of your holdings and may change or be adjusted in certain cases. Please login to your account at Schwab.com for real-time gain/loss information. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional information refer to Terms and Conditions.

Statement Period

November 1-30, 2024

## Income Summary



Federal Tax Status	This Period		YTD	
	Tax-Exempt	Taxable	Tax-Exempt	Taxable
Bank Sweep Interest	0.00	1.20	0.00	28.49
Schwab One® Interest	0.00	0.18	0.00	0.18
Cash Dividends	0.00	10.75	0.00	155.67
<b>Total Income</b>	<b>\$0.00</b>	<b>\$12.13</b>	<b>\$0.00</b>	<b>\$184.34</b>

## Margin Loan Information

Opening Margin Loan Balance	Closing Margin Loan Balance	Funds Available to Withdraw *	Securities Buying Power *
<b>\$0.00</b>	<b>\$0.00</b>	<b>\$31,519.51</b>	<b>\$103,126.00</b>

Margin Loan Rates

Vary by Balance

**11.00% - 12.82%**

\* Values include any cash plus the amount available using margin borrowing.

For more information about the margin feature, please visit [schwab.com/margin](https://www.schwab.com/margin).



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## Positions - Summary

Beginning Value as of 11/01	+	Transfer of Securities(In/Out)	+	Dividends Reinvested	+	Cash Activity	+	Change in Market Value	=	Ending Value as of 11/30	Cost Basis	Unrealized Gain/(Loss)
\$37,810.58		\$0.00		\$0.00		\$12.13		\$6,392.38		\$44,215.09	\$64,325.98	(\$28,022.40)

Values may not reflect all of your gains/losses; Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis may be incomplete or unavailable for some of your holdings and may change or be adjusted in certain cases. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional information refer to Terms and Conditions.

## Cash and Cash Investments

Type	Symbol	Description	Quantity	Price(\$)	Beginning Balance(\$)	Ending Balance(\$)	Change in Period Balance(\$)	Pending/Unsettled Cash(\$)	Interest/ Yield Rate	% of Acct
Cash					0.00	7,911.51	7,911.51	21.00		18%
Bank Sweep		Bank Sweep <sup>X,Z</sup>			7,899.38	0.00	(7,899.38)		0.10%	
<b>Total Cash and Cash Investments</b>					<b>\$7,899.38</b>	<b>\$7,911.51</b>	<b>\$12.13</b>			<b>18%</b>

## Positions - Equities

Symbol	Description	Quantity	Price(\$)	Market Value(\$)	Cost Basis(\$)	Unrealized Gain/(Loss)(\$)	Est. Yield	Est. Annual Income(\$)	% of Acct
AAPL	APPLE INC <sup>(M)</sup>	43.0000	237.33000	10,205.19	5,304.91	4,900.28	0.42%	43.00	23%
DFS	DISCOVER FINL SVCS <sup>(M)</sup>	30.0000	182.43000	5,472.90	1,657.30	3,815.60	1.53%	84.00	12%
MCD	MCDONALDS CORP <sup>(M)</sup>	10.0000	296.01000	2,960.10	983.50	1,976.60	2.25%	66.80	7%
MMATQ	META MATLS INC	89.0000	0.06100	5.43	41,110.30	(41,104.87)	N/A	0.00	<1%
TSLA	TESLA INC <sup>(M)</sup>	51.0000	345.16000	17,603.16	10,200.00	7,403.16	N/A	0.00	40%
ME	23ANDME HLDG CO <sup>(M)</sup>	16.0000	3.55000	56.80	5,069.97	(5,013.17)	N/A	0.00	<1%
<b>Total Equities</b>				<b>\$36,303.58</b>	<b>\$64,325.98</b>	<b>(\$28,022.40)</b>		<b>\$193.80</b>	<b>82%</b>

Estimated Annual Income ("EAI") and Estimated Yield ("EY") calculations are for informational purposes only. The actual income and yield might be lower or higher than the estimated amounts. EY is based upon EAI and the current price of the security and will fluctuate. For certain types of securities, the calculations could include a return of principal or capital gains in which case EAI and EY would be overstated. EY and EAI are not promptly updated to reflect when an issuer has missed a regular payment or announced changes to future payments, in which case EAI and EY will continue to display at a prior rate.



Schwab One® Account of

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## Transactions - Summary

Beginning Cash* as of 11/01	+	Deposits	+	Withdrawals	+	Purchases	+	Sales/Redemptions	+	Dividends/Interest	+	Expenses	=	Ending Cash* as of 11/30
\$7,899.38		\$0.00		\$0.00		\$0.00		\$0.00		\$12.13		\$0.00		\$7,911.51

Other Activity \$0.00

Other activity includes transactions which don't affect the cash balance such as stock transfers, splits, etc.

\*Cash (includes any cash debit balance) held in your account plus the value of any cash invested in a sweep money fund.

## Transaction Details

Date	Category	Action	Symbol/ CUSIP	Description	Quantity	Price/Rate per Share(\$)	Charges/ Interest(\$)	Amount(\$)	Realized Gain/(Loss)(\$)
11/14	Dividend	Qual. Dividend	AAPL	APPLE INC				10.75	
11/18	Interest	Bank Interest <sup>X,Z</sup>		BANK INT 101624-111524				1.16	
	Interest	Bank Interest <sup>X,Z</sup>		BANK INT 111624-111724				0.04	
11/27	Interest	Credit Interest		SCHWAB1 INT 10/30-11/26				0.18	
<b>Total Transactions</b>								<b>\$12.13</b>	<b>\$0.00</b>

Date column represents the Settlement/Process date for each transaction.

10/30 through 11/26: \$0.18 based on .099% average Schwab One® interest rate paid on 9 days in which your account had an average daily balance of \$7,911.40.

## Bank Sweep Activity

Date	Description	Amount	Date	Description	Amount	Date	Description	Amount
11/01	Beginning Balance <sup>X,Z</sup>	\$7,899.38	11/18	BANK INTEREST <sup>X,Z</sup>	0.04	11/30	Ending Balance <sup>X,Z</sup>	\$0.00
11/14	BANK CREDIT FROM BROKERAGE <sup>X</sup>	10.75	11/18	BANK TRANSFER TO BROKERAGE	(7,911.33)	11/29	Interest Rate <sup>*Z</sup>	0.10%
11/15	BANK INTEREST <sup>X,Z</sup>	1.16						

\* Your interest period was 11/20/24 - 11/17/24. <sup>Z</sup>



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## Pending / Open Activity

Activity Type	Date	Action	Symbol/ CUSIP	Description	Quantity	Market Price/ Rate per Share(\$)	Limit Price(\$)	Settle/ Payable Date	Expiration Date	Amount(\$)
Pending	11/21	Qual Div	DFS	DISCOVER FINL SVCS	30.0000	0.7000		12/05		21.00
<b>Total Pending Transactions</b>										<b>\$21.00</b>

Pending transactions are not included in account value.

## Endnotes For Your Account

- (M) Denotes a security that is marginable. Some mutual fund or ETF investments may not be immediately marginable.
- X Bank Sweep deposits are held at FDIC-insured Program Banks, which are listed in the Cash Features Disclosure Statement.

- Z For the Bank Sweep and Bank Sweep for Benefit Plans features, interest is paid for a period that differs from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its Program Banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period.

## Terms and Conditions

**GENERAL INFORMATION AND KEY TERMS:** This Account statement is furnished solely by Charles Schwab & Co., Inc. ("Schwab") for your Account at Schwab ("Account"). Unless otherwise defined herein, capitalized terms have the same meanings as in your Account Agreement. If you receive any other communication from any source other than Schwab which purports to represent your holdings at Schwab (including balances held at a Depository Institution) you should verify its content with this statement.

**Accrued Income:** Accrued Income is the sum of the total accrued interest and/or accrued dividends on positions held in your Account, but the interest and/or dividends have not been received into your Account. Schwab makes no representation that the amounts shown (or any other amount) will be received. Accrued amounts are not covered by SIPC account protection until actually received and held in the Account.

**AIP (Automatic Investment Plan) Customers:** Schwab receives remuneration in connection with certain transactions effected through Schwab. If you participate in a systematic investment program through Schwab, the additional information normally detailed on a trade confirmation will be provided upon request.

**Average Daily Balance:** Average daily composite of all cash balances that earn interest and all loans from Schwab that are charged interest.

**Bank Sweep and Bank Sweep for Benefit Plans Features:** Schwab acts as your agent and custodian in establishing and maintaining your Deposit Account(s) as a feature of your brokerage Account(s). Deposit accounts held through these bank sweep features constitute direct obligations of one or more FDIC insured banks ("Program Banks") that are not obligations of Schwab. Funds swept to Program Banks are eligible for deposit insurance from the FDIC up to the applicable limits for each bank for funds held in the same insurable capacity. The balance in the Deposit Accounts can be withdrawn on your order and the proceeds returned to your brokerage Account or remitted to you as provided in your Account Agreement. For information on FDIC insurance and its limits, as well as other important disclosures about the bank sweep feature(s) in your Account(s), please refer to the Cash Features Disclosure Statement available online or from a Schwab representative.

**Cash:** Any Free Credit Balance owed by us to you payable upon demand which, although accounted for on our books of record, is not segregated and may be used in the conduct of this firm's business.

**Dividend Reinvestment Customers:** Dividend reinvestment transactions were effected by Schwab acting as a principal for its own account, except for the reinvestment of Schwab dividends, for which an independent broker-dealer acted as the buying agent. Further information on these transactions will be furnished upon written request.

**Gain (or**

**Loss):** Unrealized Gain or (Loss) and Realized Gain or (Loss) sections ("Gain/Loss Section(s)") contain a gain or a loss summary of your Account. This information has been provided on this statement at the request of your Advisor, if applicable. This information is not a solicitation or a recommendation to buy or sell. Schwab does not provide tax advice and encourages you to consult with your tax professional. Please view the Cost Basis Disclosure Statement for additional information on how gain (or loss) is calculated and how Schwab reports adjusted cost basis information to the IRS.

**Interest:** For the Schwab One Interest, Bank Sweep, and Bank Sweep for Benefit Plans features, interest is paid for a period that may differ from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its Program Banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period. For the Schwab One Interest feature, interest accrues daily from the second-to-last business day of the prior month and is posted on the second-to-last business day of the current month. For the Bank Sweep and Bank Sweep for Benefit Plans features, interest accrues daily from the 16th day of the prior month and is credited/posted on the first business day after the 15th of the current month. If, on any given day, the interest that Schwab calculates for the Free Credit Balances in the Schwab One Interest feature in your brokerage Account is less than \$.005, you will not accrue any interest on that day. For balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features, interest will accrue even if the amount is less than \$.005.

**Margin Account Customers:** This is a combined statement of your margin account and special memorandum account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the separate account as required by Regulation T is available for your inspection. Securities purchased on margin are Schwab's collateral for the loan to you. It is important that you fully understand the risks involved in trading securities on margin. These risks include: 1) You can lose more funds than you deposit in the margin account; 2) Schwab can force the sale of securities or other assets in any of your account(s) to maintain the required account equity without contacting you; 3) You are not entitled to choose which assets are liquidated nor are you entitled to an extension of time on a margin call; 4) Schwab can increase its "house" maintenance margin requirements at any time without advance written notice to you.

**Market Price:** The most recent price evaluation available to Schwab on the last business day



Schwab One® Account of

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## Terms and Conditions (continued)

of the report period, normally the last trade price or bid as of market close. Unpriced securities denote that no market evaluation update is currently available. Price evaluations are obtained from outside parties. Schwab shall have no responsibility for the accuracy or timeliness of any such valuations. Assets Not Held at Schwab are not held in your Account or covered by the Account's SIPC account protection and are not otherwise in Schwab's custody and are being provided as a courtesy to you. Information on Assets Not Held at Schwab, including but not limited to valuations, is reported solely based on information you provide to Schwab. Schwab can neither validate nor certify the existence of Assets Not Held at Schwab or the accuracy, completeness or timeliness of the information about Assets Not Held at Schwab, whether provided by you or otherwise. Descriptions of Assets Not Held at Schwab may be abbreviated or truncated. Some securities, especially thinly traded equities in the OTC market or foreign markets, may not report the most current price and are indicated as Stale Priced. Certain Limited Partnerships (direct participation programs) and unlisted Real Estate Investment Trust (REIT) securities, for which you may see a value on your monthly Account statement that reflects the issuer's appraised estimated value, are not listed on a national securities exchange, and are generally illiquid. Even if you are able to sell such securities, the price received may be less than the per share appraised estimated value provided in the account statement. **Market Value:** The Market Value is computed by multiplying the Market Price by the Quantity of Shares. This is the dollar value of your present holdings in your specified Schwab Account or a summary of the Market Value summed over multiple accounts. **Non-Publicly Traded Securities:** All assets shown on this statement, other than certain direct investments which may be held by a third party, are held in your Account. Values of certain Non-Publicly Traded Securities may be furnished by a third party as provided by Schwab's Account Agreement. Schwab shall have no responsibility for the accuracy or timeliness of such valuations. The Securities Investor Protection Corporation (SIPC) does not cover many limited partnership interests. **Schwab Sweep Money Funds:** Includes the primary money market funds into which Free Credit Balances may be automatically invested pursuant to your Account Agreement. Schwab or an affiliate acts and receives compensation as the Investment Advisor, Shareholder Service Agent and Distributor for the Schwab Sweep Money Funds. The amount of such compensation is disclosed in the prospectus. The yield information for Schwab Sweep Money Funds is the current 7-day yield as of the statement period. Yields vary. If on any given day, the accrued daily dividend for your selected sweep money fund as calculated for your account is less than ½ of 1 cent (\$0.005), your account will not earn a dividend for that day. In addition, if you do not accrue at least 1 daily dividend of \$0.01 during a pay period, you will not receive a money market dividend for that period. Schwab and the Schwab Sweep Money Funds investment advisor may be voluntarily reducing a portion of a Schwab Sweep Money Fund's expenses. Without these reductions, yields would have been

lower. **Securities Products and Services:** Securities products and services are offered by Charles Schwab & Co., Inc., Member SIPC. Securities products and services, including unswept intraday funds and net credit balances held in brokerage accounts are not deposits or other obligations of, or guaranteed by, any bank, are not FDIC insured, and are subject to investment risk and may lose value. SIPC does not cover balances held at Program Banks in the Bank Sweep and Bank Sweep for Benefit Plans features. Please see your Cash Feature Disclosure Statement for more information on insurance coverage. **Yield to Maturity:** This is the actual average annual return on a note if held to maturity. **IN CASE OF ERRORS OR DISCREPANCIES:** If you find an error or discrepancy relating to your brokerage activity (other than an electronic fund transfer) you must notify us promptly, but no later than 10 days after this statement is sent or made available to you. If this statement shows that we have mailed or delivered security certificate(s) that you have not received, notify Schwab immediately. You may call us at 800-435-4000. (Outside the U.S., call +1-415-667-8400.) If you're a client of an independent investment advisor, call us at 800-515-2157. Any oral communications should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). If you do not so notify us, you agree that the statement activity and Account balance are correct for all purposes with respect to those brokerage transactions. **IN CASE OF COMPLAINTS:** If you have a complaint regarding your Schwab statement, products or services, please write to Client Service & Support at Charles Schwab & Co., Inc., P.O. Box 982603 El Paso, TX 79998-2603, or call customer service at 800-435-4000. (Outside the U.S., call +1-415-667-8400.) If you're a client of an independent investment advisor, call us at 800-515-2157. **Address Changes:** If you fail to notify Schwab in writing of any change of address or phone number, you may not receive important notifications about your Account, and trading or other restrictions might be placed on your Account. **Additional Information:** We are required by law to report to the Internal Revenue Service adjusted cost basis information (if applicable), certain payments to you and credits to your Account during the calendar year. Retain this statement for income tax purposes. A financial statement for your inspection is available at Schwab's offices or a copy will be mailed to you upon written request. Any third-party trademarks appearing herein are the property of their respective owners. Charles Schwab & Co., Inc., Charles Schwab Bank, Charles Schwab Premier Bank, and Charles Schwab Trust Bank are separate but affiliated companies and subsidiaries of the Charles Schwab Corporation. © 2024 Charles Schwab & Co., Inc. ("Schwab"). All rights reserved. Member SIPC. (01CUSTNC) (0822-20UL)